Harbourview
Fixed Indexed Annuity
Product Spec Sheet

Oceanview

Product Type	Single Premium Deferred Annuity with Market Value Adjustment (MVA)
Guarantee Periods	3, 5, 7, and 10 Year
Issue Ages	3, 5-Year Up to Age 89 + 364 days 7, 10-Year Up to Age 84 + 364 days
Minimum Premium	$20,000 (Qualified and Non-Qualified)
Crediting Rate	Crediting Rate is set at policy issue date for the Guarantee Period selected. At the end of the Guarantee Period, you will be notified that the contract can be surrendered, transferred, or renewed for another Guarantee Period for the then current renewal rates. If no election is made, the contract will renew at the then current renewal rate. **Minimum Guaranteed Crediting Rate is 1%.**
Free Partial Withdrawals	After the first 12 months, up to 10% of account value is available for withdrawal without surrender charges, annually. Withdrawals in excess of the 10% free allowance will be subject to surrender charges and an MVA. **Minimum Withdrawal Amount = $250.**
Surrender Charges	A surrender charge applies to all withdrawals over 10% during a contract term and reduces your contract value.

Guarantee Period	Surrender Charge Period*									
	1	2	3	4	5	6	7	8	9	10
3	9%	8%	7%							
5	9%	8%	7%	6%	5%					
7	9%	8%	7%	6%	5%	4%	3%			
10	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%

*Surrender Charges may vary by state.

Terminal Illness Waiver	After the first contract anniversary, in the event that the contract owner is terminally ill and not expected to live more than 12 months, any applicable MVA and surrender charges will be waived on any withdrawal. Terminal illness must be diagnosed by a qualified physician after the contract's issue date. Proof of terminal illness must be provided to the Company.
Nursing Home Confinement Waiver	After the first contract anniversary, in the event that the contract owner is confined to a nursing home, any applicable MVA or surrender charges will be waived on any withdrawal. Nursing home confinement is defined as at least 90 consecutive days or at least 90 days if there is no more than a 6-month break in the confinement. Confinement must be prescribed by a qualified physician and medically necessary. Proof must be furnished to the Company during confinement or within 90 days after such confinement.

Death Benefit	Contract Value (No MVA or surrender charges) or Spousal Continuation
Market Value Adjustment (Not Applicable in CA)	A Market Value Adjustment (MVA) applies to all withdrawals subject to Surrender Charges. The MVA may have the effect of increasing or decreasing the Surrender Value of the withdrawal depending on market interest rates. The Product Disclosure provided to you at the time of the application has additional details regarding the MVA.
Settlement Options	Life Only; Life with 10-Year Period Certain; Joint and Last Survivor with 10-Year Period Certain (If Annuitized).

The **Harbourview Fixed Indexed Annuity** offers clients a guaranteed premium, guaranteed yield, and the benefits of tax deferral.

Talk to your financial professional about a **Harbourview Fixed Indexed Annuity**, and how it can help your future.

Contact Oceanview Life and Annuity Company:
(833) 656-7455
www.oceanviewlife.com

AM BEST A EXCELLENT Financial Strength Rating

The Harbourview FIA (Generic Policy Form ICC19 OLA SPDA) is a single premium deferred annuity. May not be available in all states. A.M. Best Rating as of November 1, 2023, is subject to change. A (Excellent) rating is third highest of fifteen possible rating classes for financial strength. AM Best has assigned a Financial Strength Rating of A (Excellent) and a Long-Term Issuer Credit Rating of "A" (Excellent) to Oceanview Life and Annuity Company. The outlook assigned to these Credit Ratings is stable. The ratings reflect Oceanview Life and Annuity Company's balance sheet strength, which AM Best assesses as strong, as well as its adequate operating performance, limited business profile, and marginal enterprise risk management (ERM). Policy form numbers and provisions may vary. This material is a general description intended for general public, educational use. Oceanview Life and Annuity Company is not providing investment advice for any individual or in any individual situation, and therefore nothing in this correspondence should be read as such. Please reach out to your financial professional if you have any questions. May not be available in all states. Policy form numbers and provisions may vary.
Rates are guaranteed depending on the guarantee period selected at policy issue. For clients of our Multi-Year Guaranteed Annuity contract, within 30 days prior to the end of the Initial Interest Guarantee Period, we will send you a notification informing you of the date the Guarantee Period is ending and provide the renewal rate and Surrender Charges in effect for the subsequent Guarantee Period.
Excess withdrawals are subject to a Surrender Charge and market value adjustments. The IRS may impose a penalty for withdrawals prior to age 59 1/2. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan. Annuities issued by Oceanview Life and Annuity Company, 1819 Wazee Street, 2nd Floor, Denver, CO 80202. www.oceanviewlife.com. Neither Oceanview Life and Annuity Company nor any of its representatives may provide tax or legal advice. While care was taken in compiling this information, the Company reserves the right to correct any typographical errors that may exist.
In California, doing business as Oceanview Life and Annuity Insurance Company.
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NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.
GUARANTEES ARE SUBJECT TO THE CLAIM PAYING ABILITY OF THE ISSUING INSURANCE COMPANY.